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(54) Title: A METHOD OF MANAGING AN INSURANCE PLAN AND A SYSTEM THEREFOR

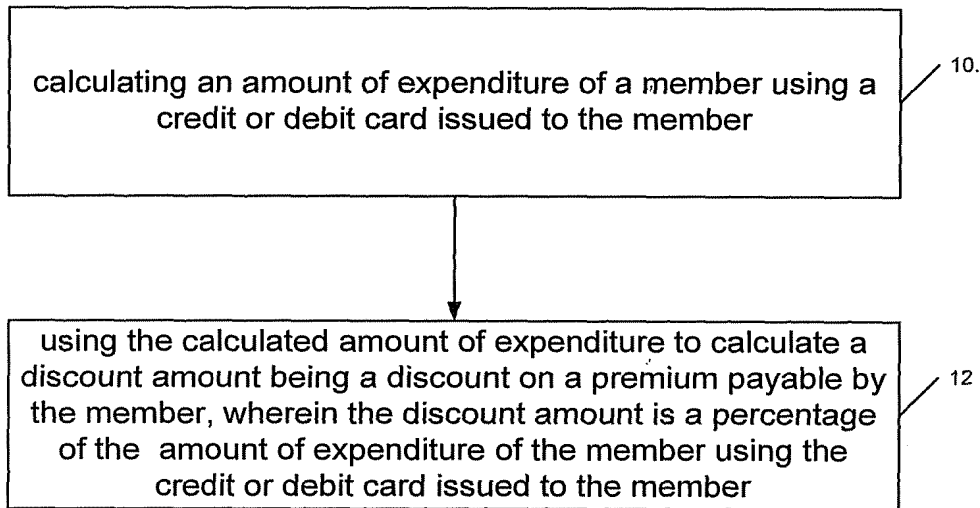


FIG 1

(57) Abstract: A method of managing a life or health insurance plan includes calculating an amount of expenditure of a member using a credit or debit card issued to the member and then using the calculated amount of expenditure to calculate a premium payable by the member, wherein the premium is reduced by a percentage of the amount of expenditure of the member using the credit or debit card issued to the member.



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**INTERNATIONAL SEARCH REPORT**

International application No.

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**A. CLASSIFICATION OF SUBJECT MATTER**

IPC: **G06Q 40/00(2006.01)**

USPC: 705/4

According to International Patent Classification (IPC) or to both national classification and IPC

**B. FIELDS SEARCHED**

Minimum documentation searched (classification system followed by classification symbols)  
U.S. : Please See Continuation Sheet

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)

**C. DOCUMENTS CONSIDERED TO BE RELEVANT**

Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
Y	US 2002/0143585 A1 (Kodama et al.) 3 October 2002 (03.10.2002)	1-4
Y	US 6,105,865 (Hardesty) 22 August 2000 (22.08.2000)	1-4

Further documents are listed in the continuation of Box C.  See patent family annex.

* Special categories of cited documents:		
"A" document defining the general state of the art which is not considered to be of particular relevance	"T"	later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention
"E" earlier application or patent published on or after the international filing date	"X"	document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone
"L" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)	"Y"	document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art
"O" document referring to an oral disclosure, use, exhibition or other means		
"P" document published prior to the international filing date but later than the priority date claimed	"&"	document member of the same patent family

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Continuation of B. FIELDS SEARCHED Item 1:

705/4  
235/380  
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